



The First MicroFinanceBank
اولين بانک قرضه های کوچک

Request for Proposal (RFP)

Design and Content Development of
The First MicroFinanceBank – Afghanistan's 2021 Annual Report

Date of RFP issuance: 18th December, 2021
Due Date for submitting proposal: 5th January, 2022



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ABOUT THE FIRST MICROFINANCEBANK – AFGHANISTAN

The First MicroFinance Bank, Afghanistan (FMFB-A) started operations in 2004 and is part of the Aga Khan Agency for Microfinance (AKAM), which has financial institutions operating in over 15 countries throughout the developing world. It is affiliated with the Aga Khan Development Network (AKDN), a group of nine development agencies working in health, education, culture, and rural economic development primarily in Asia and Africa.

The First MicroFinanceBank-Afghanistan (FMFB-A) is a banking institution that started operations in 2004 and is part of the Aga Khan Agency for Microfinance (AKAM), which has invested in leveraging and inclusive financial institutions in over 15 countries through the developing world. It is affiliated with the Aga Khan Development Network (AKDN), a group of nine development agencies working in health, education, culture, and rural economic development primarily in Asia and Africa.

FMFB-A's primary objective in Afghanistan is to contribute to poverty alleviation and economic development through the provision of sustainable financial services to the poor and underserved. FMFB-A is a member of the Global Alliance for Banking on Values (GABV) – an independent network of banks using finance to deliver sustainable economic, social, and environmental development.

INTRODUCTION

- A. The First MicroFinanceBank – Afghanistan is seeking proposals for the provision of the Services described in RFP Schedule 1 – Statement of Requirement.
- B. Each Bidder to this RFP is expected to:
 - i. Fully inform themselves on all aspects of the work required to be performed;
 - ii. Submit its proposal on the template provided at RFP Schedule 2 – Proposal, including the signed Declaration by Bidder at the end of Schedule 2; and
 - iii. Submit its proposal in accordance with RFP Schedule 1 – Statement of Requirement and with due note of RFP Schedule 5 – Evaluation Criteria.
- C. Each Bidder, by submitting its proposal, agrees that the proposal is subject to the RFP Schedule 4 – Conditions of Request for Proposal, and agrees to comply with those conditions. Acceptance of a proposal will occur only when a contract is executed. The contractor should and must adhere to the AKAM's Graphic Standards Manual guidelines identified in RFP Schedule 3 – FMFB-A Special Conditions of Design/Project of Proposal and the contract at RFP Schedule 6 - Contract Conditions.
- D. Bids from international organizations may be considered. However, priority is given to suitably qualified tenders from national organizations.

STRUCTURE OF THE RFP

The RFP has six parts:

- **Schedule 1: Statement of Requirement**
- **Schedule 2: Proposal Template**
- **Schedule 3: FMFB-A Special Conditions of Design/Project**
- **Schedule 4: Conditions of Request for Proposal**
- **Schedule 5: Evaluation Criteria**
- **Schedule 6: Contract Conditions**



RFP SCHEDULE 1 – STATEMENT OF REQUIREMENT

KEY DATES AND DETAILS	
EVENT	DATES
Closing Time for submission of Proposals	5 th January 2022 at 4:00pm, Kabul time
Method to Submit Proposal	<p>Proposals must be submitted in hard copy, indicating the project name: Project name: Design and Content Development of The First MicroFinanceBank – Afghanistan’s 2021 Annual Report</p> <p>The Proposal is to be submitted to the Professional Services Department (PSD) of the bank (bank’s address indicated below) by the closing time specified above: Professional Services Department The First MicroFinanceBank – Afghanistan Address: Lane 8th, Kolola Pushta Road, District 4, Kabul – Afghanistan</p> <p><i>Note: Proposals lodged in any manner other than as detailed in the above paragraphs, or are submitted after the deadline shall be deemed to be invalid and may be excluded from consideration.</i></p>
Contact Persons	<p>Homayoun Nikseyar, Head of BDM/Project Overseer homayoun.niksear@fmb.com.af</p> <p>Mohammad Muhib Kabiri, Procurement Manager muhib.kabiri@fmb.com.af</p>
Expected execution date of Contract	22nd January, 2022
Date Services are to be completed	The Services are required to be completed on 30th April, 2022.

1. THE SERVICES

The First MicroFinanceBank – Afghanistan is seeking proposals for Design and Content Development of its 2021 Annual Report.

2. BACKGROUND

It’s that time of year again. With 2021 soundly in the books, many financial and non-financial institutions/organizations are wrapping up the process of planning their annual report design, a document that board members, key customers and stakeholders will all receive. With a project as high-profile as this, the need to make a great impression is an obvious one. After all, an annual report reflects the kind of year the bank had, and we expect you to make it a good one.



3. OBJECTIVES

We believe to deliver a stunning visual design and smart content that has a significant impact on client relations. The primary objectives of this project are to:

- Deliver a stress-free annual report that looks great;
- Build a coherent narrative that is easily graspable;
- Design an annual report that's captivating to our audience and true to our services.

4. SCOPE OF SERVICES/WORK

4.1 DESCRIPTION OF SERVICES

The vendor/bidder and the bank are responsible for the complete preparation of the annual report. The delivery of the activities by each party are briefly described in the given table below:

#	ACTIVITIES	DESCRIPTION	CONTRACTOR (VENDOR/BIDDER)	CUSTOMER (FMFB-A)
1.	Designing	This activity includes all the designing work of the annual report such as the cover page, template, page sizes and etc.	This task will be carried out solely by the contractor.	The customer is only responsible for providing its feedback/comments during the designing stages of the annual report.
2.	Artworks	This activity includes all the illustrations, photographs, or other non-textual materials which needs to be incorporated/published in the annual report.	This task will be carried out solely by the contractor.	The customer is only responsible for providing its feedback/comments for the finalization of the artworks.
3.	Infographics	This activity includes all the infographics (information graphics)/data visualization and the representation of information in a graphic format should be designed to a certain extent which should make the data easily understandable at a glance.	The contractor is responsible for putting of all the data/infographics into the right context/appropriate sections of the annual report. Illustration of the statistical graphs, charts, tables and diagrams in the infographic formats (if any).	The customer is responsible to provide all the necessary information/data.
4.	Content Writing	The content should be prepared with both useful information and communication. The sum total of the content should include freshness, readability, relevancy, and usefulness of the information presented, and the manner in which it is presented.	The contractor is responsible for all the content writing activities.	The customer has to communicate all the relevant information to the contractor.



5.	Digital Adjustment	This includes any digital adjustments to the images/pictures, texts, logos, and etc. during the publication stages of the annual report.	The contractor has to show flexibility for any form of digital adjustments requested by the customer during the preparatory stages of the annual report.	If needed, the customer can request the contractor for the relevant adjustments in the total content of the report.
6.	Statistical Charts and Graphs Formatting	The graphical demonstration of the statistical data, i.e. Line graphs, Pie charts, Bar graph, Scatter plot, Histogram, Frequency polygon, and etc.	The contractor is required to put all the data in the graphical format.	The customer is entitled to provide all the relevant statistical data.
7	Pictures/Images (copyrighted and non-copy righted)	The picture/images content should include the following: 1. Cover pictures 2. Staff/Management pictures 3. Other relevant pictures/images	The contractor must prepare a list of pictures, describing and focusing on the objectives of the pictures to be taken/shared by the customer. The contractor is flexible to use other relevant images (coming from their own source) into the content.	The customer is entitled to provide all the relevant pictures required by the contractor, such as Staff/Management pictures and etc.
8	Financial Data	Formal records of the financial activities/statements, financial position of the business. Other relevant financial information/notes to be presented in a structured manner and in a form, which is easy to understand.	The financial data should be put in the context of the annual report by the contractor.	The customer will provide all the relevant financial data to the contractor.
9	Logos	Company logo, Product logos and other relevant logos.	All the logos should be put in place by the contractor into the right context of the annual report.	The customer is entitled to provide/share all the relevant logos to the contractor.



4.2 EXPECTED MILESTONE PAYMENTS SCHEDULE

#	SERVICES	FORMAT	QUANTITY	MEANS OF VERIFICATION	DUE DATE	PAYMENT DUE (IN AFN, INCLUSIVE OF TAXES)
1	Submit the first draft or initial design outlines/concept of the annual report.	Electronic version of PDF document	One electronic copy	Contractor provides outline to PO for review and comment, and PO submits written acceptance/approval of the partial report to the contractor.	27 th February, 2022	30% of contract value
2	Compilation of the overall content of the annual report for final adjustments, such as design, artworks, infographics, narratives, logos, statistical figures, and financials etc.	Electronic version of PDF document	One electronic copy	Written acceptance/approval from the PO for completion of the annual report.	5 th April, 2022	35% of contract value
3	Submit final version/draft of the approved annual report.	Electronic version of PDF document along with print version/format of the document.	Two electronic copies	Written approval and certification from the PO for completion of the project.	30 th April, 2022	35% of contract value

4.3 QUALIFICATIONS OF BIDDER

The Bidder, through its written proposal, will need to describe its approach to delivering the Services, demonstrating appreciation of the key issues for achieving the objectives and having an appropriate methodology and work plan for delivering the Services in the specified timeframes.

The Bidder will also need to provide evidence of ability and experience to undertake the specified objectives/duties in this Request for Proposal, including:

- evidence of a breadth and depth of knowledge of Annual Report design projects and or similar activities;
- experience working broadly with financial institutions and familiarity with Banks' Annual Report;
- proven and plain English report writing skills.



4.4 REPORTING AND COORDINATION

The selected Contractor will be required to liaise closely and work in collaboration with the Project Overseer in performing the Services in the Contract. The selected Contractor will keep the Project Overseer informed of progress of the work and timelines.

5. PAYMENTS

5.1 Subject to the satisfactory completion of the services, FMFB-A shall pay the selected Contractor according to the Milestone Payments Schedule identified above at Clause 4.2. The Bidder is required to prepare a detailed itemized budget in submitting their proposal, including consultancy fees and administrative support charges, with unit cost and the number of hours/days proposed to be devoted to the project;

5.2 FMFB-A shall make payment on Contractor Fee according to the Milestone Payment Schedule identified above at Clause 4.2 and/or as soon as practicable after approving the Milestone and receiving the appropriate invoices and accompanying supporting documentation (including the written approval of the Project Overseer) from the selected Contractor. The selected Contractor must complete the Services by or before **30th April, 2022**.

6. FACILITIES AND ASSISTANCE PROPOSED BY THE PROJECT OVERSEER

The Project Overseer will provide advice and guidance to the Contractor throughout the project, and will promptly certify milestone payment invoices of the contractor once work has been completed satisfactorily.

RFP SCHEDULE 2 – PROPOSAL TEMPLATE (TO INSERT COMPANY LOGO)

Instructions to assist Bidders to complete their proposal have been included as white text on a black background.

Instruction to Bidders:

Ensure your response covers off on the evaluation criteria identified in Schedule 5 - Evaluation Criteria.

1. BIDDER'S DETAILS

Full legal name and postal address:

Business registration number (if applicable):

2. CONTACT OFFICER

For all matters relating to this RFP, the Bidder's Contact Officer will be:

Name/position title:

Telephone

Mobile:

Email:



3. CONTRACT MANAGER

Instruction to Bidders:

Bidders should provide the requested details of the person who is the Bidder's proposed Contract Manager, responsible for general liaison and accepting and issuing any written notices under the contract, if a contract is awarded.

Name/position title:

Telephone:

Mobile:

Email:

4. BIDDER'S PROPOSAL

Instruction to Bidders:

Bidders should describe how they will meet the requirements set out in Schedule 1. Include Method and Workplan.

5. PROVEN CAPACITY

5.1. STATEMENT OF SKILLS AND EXPERIENCE

Instruction to Bidders:

Bidders should provide evidence of their skills and experience in providing the Services. Give evidence of why you/your company/your team members are most capable to deliver the Services. Ensure this responds to the requirements of this project, identified in Schedule 1 "the Services".

5.2. SPECIFIED PERSONNEL

Instruction to Bidders:

List who will do what. Attach CVs where appropriate.

5.3. SUBCONTRACTORS

Instruction to Bidders:

Bidders must provide (in the form of the table below) details of any subcontractors that the Bidder proposes to engage to deliver the Services and an explanation for using subcontractors. If no subcontractors will be used insert "Not applicable".

PROPOSED SUBCONTRACTOR (FULL LEGAL NAME)	SCOPE OF SERVICES TO BE SUBCONTRACTED AND TECHNICAL SIGNIFICANCE	FEES AND ASSOCIATED EXPENSES (INCLUSIVE OF TAX)

6. PRICING

6.1. ITEMISED BUDGET (ALL PRICING MUST BE INCLUSIVE OF TAXES)

Instruction to Bidders:

Prepare a detailed itemized budget in your proposal, including specification of:

- Consultancy fees and administrative support charges, with unit cost and the number of hours/days proposed to be devoted to the project;

Bidders must complete and sign a Declaration in the form presented below.



DECLARATION BY BIDDER

The Bidder proposes to provide the Services described in Schedule 1 to the RFP (*Statement of Requirement*) on the following terms:

- the RFP Schedule 1 - Statement of Requirement;
- the proposal is submitted according to Schedule 2 – Proposal Template;
- the RFP Schedule 3 – FMFB-A Special Conditions of Design/Project;
- the RFP Schedule 4 - Conditions of Request for Proposal; and
- the Contract Conditions described at RFP Schedule 6.

These documents collectively comprise the Bidder’s **“Proposal”**.

THE PROPOSAL

The Bidder agrees to enter into a contract to provide the Services in accordance with its Proposal in the form of the *Contract Conditions* at Schedule 6 of this RFP which incorporates by reference The First MicroFinanceBank – Afghanistan Terms and Conditions of Contract for this project, and in accordance with The First MicroFinanceBank – Afghanistan Special Conditions of Design/Project referenced in RFP Schedule 3.

The Bidder agrees that The First MicroFinanceBank – Afghanistan may accept or decline the Bidder’s Proposal at its discretion. No commitment or contract exists until a contract in the form of the *Standard Contract* is executed by both parties.

The Bidder agrees that participation in any stage of the RFP process is at the Bidder’s sole risk and cost.

..... Signatory’s printed name: Signatory’s signature:
..... Signatory’s Position Date
..... Signatory’s Phone Number Signatory’s Email Address



RFP SCHEDULE 3 – FMFB-A SPECIAL CONDITIONS OF DESIGN/PROJECT

1. AKAM GRAPHIC STANDARDS MANUAL

Bidders should familiarize themselves with AKAM Graphic Standards Manual guidelines as they are all applicable to the design and delivery of annual report project. The bidder will be facilitated with following supplementary guidelines to firmly follow bank's graphic, design and branding standards:

- (a) Previous FMFB-A Annual Reports;
- (b) FMFB-A Logo Guidelines; and
- (c) Main body content narratives of the annual report (detail information on the supply of content materials by FMFB-A are identified above at Clause 4.1)

These Guidelines approach to contracting activities, expectations of contractor, and state specific requirements for use of FMFB-A logo, branding and other design and publishing requirements. The above-mentioned manual and guidelines shall be provided to the contracted bidder at the commencement of the project.



RFP SCHEDULE 4 – CONDITIONS OF REQUEST FOR PROPOSAL

1. GENERAL

Bidders should submit proposals in the format provided at RFP Schedule 2 – Proposal Template, in response to the requirements stated in RFP Schedule 1. Proposals must be provided in English and with prices quoted in United States of America Dollars.

2. CHANGES TO REQUEST FOR PROPOSALS

The First MicroFinanceBank – Afghanistan may, at its discretion, vary the Request for Proposals before the Closing Time. Changes will be posted on the RFP announcing platforms as a Revision, beside the original RFP. The Bidder is encouraged to regularly monitor these platforms to ensure they access any Revisions that may be released.

3. CONTRACT

If the Proposal of the Bidder is accepted by The First MicroFinanceBank – Afghanistan, the Bidder shall execute a contract in a standard form (“the Contract”) within the time period specified by FMFB-A. See Contract Conditions at RFP Schedule 6, which will form part of the Contract.

4. LODGEMENT

- 4.1. All documentation submitted as part of the Proposal must be in English.
- 4.2. Bidders are required to include all information specified in this RFP in their Proposal. Bidders accept that their failure to provide all information required, in the format specified may result in their Proposal being considered as a non-conforming Proposal and liable to rejection.

5. EVALUATION OF PROPOSALS

- 5.1. The evaluation panel will evaluate proposals to determine best value for money outcome.
- 5.2. The criteria for evaluation will be assessed according to the criteria outlined at Schedule 5 - Evaluation Criteria.

6. NO CONTRACT OR UNDERTAKING

Nothing in this RFP will be construed to create any binding contract (express or implied) between The First MicroFinanceBank – Afghanistan and any Bidder until a written Contract, if any, is entered into by the parties.

7. BIDDERS ACKNOWLEDGEMENT

- 7.1. The Bidder acknowledges by lodging a Proposal that it accepts the terms of this RFP Standard Conditions of Request for Proposal, the Special Conditions of Proposal and The First MicroFinanceBank – Afghanistan Standard Contract Conditions.
- 7.2. A Proposal is submitted on the basis that the Bidder:
 - (a) has examined this RFP and any other documents referenced or referred to herein, and any other information made available in writing by the First MicroFinanceBank – Afghanistan to Bidders for the purposes of submitting a Proposal; and
 - (b) has sought and examined all necessary information which is obtainable by making reasonable enquiries relevant to the contingencies and other circumstances having effect on its Proposal.

8. CLARIFICATION

The First MicroFinanceBank – Afghanistan the right to seek clarification or additional information from any Bidder related to their proposal.



RFP SCHEDULE 5 – EVALUATION CRITERIA

A successful bidder will be judged on the following evaluation criteria:

1. THE ORGANISATION

Demonstrated ability to provide adequate management and support to deliver the Services. Personnel nominated to provide the services have strong familiarity and experience with design of annual reports or similar projects and activities.

2. APPROACH TO THE SERVICES

Appropriate methodology and work plan to fulfil the objectives of the Services in the specified timeframes.

Demonstrated appreciation of the key issues to achieve the objectives as outlined in the RFP.

3. DESIGN AND LANGUAGE SKILLS

Creative design and proven written English skills on similar past projects.

4. PROPOSAL COST

Appropriate qualifications, experience and skills of personnel and team balance to implement the Services with a reasonable budget.



RFP SCHEDULE 6 – CONTRACT CONDITIONS

THE FIRST MICROFINANCEBANK – AFGHANISTAN AND THE CONTRACTOR AGREE TO THE FOLLOWING CONTRACT CONDITIONS:

1. SCOPE OF SERVICES

- 1.1. Description of Services (hereinafter referred to as “the Services”)
- 1.2. Expected Outputs and Timelines
Milestone Payments Schedule
The milestones and payment schedule follow those given in section 4.2.

2. PAYMENT

- 2.1. Subject to the satisfactory completion of the Services, FMFB-A shall pay the Contractor according to the Milestone Payments Schedule identified above at Clause 4.2. Any payment is inclusive of any Goods and Services Tax (GST) and bank charges levied by the Contractor’s agent and/or beneficiary banks for remittances made to the Contractor’s bank account if any.
- 2.2. The First MicroFinanceBank – Afghanistan shall make payment on Contractor Fee according to the Milestone Payment Schedule identified above at Clause 4.2 and/or as soon as practicable after approving the Milestone and receiving the appropriate invoices and accompanying supporting documentation from the Contractor. The Contractor must complete the Services by **30th April, 2022**.

3. PARTIES

- 3.1. The Parties to this contract are The First MicroFinanceBank – Afghanistan and the Contractor.

4. INVOICES

- 4.1. The Contractor shall submit certified invoices to FMFB-A to claim payment for Milestones. Original or electronic copies of the invoices may be submitted. The invoices must be accompanied by written approval from the Project Overseer.
- 4.2. Invoices shall include the following information:
 - 4.2.1. full name of project;
 - 4.2.2. name of Contractor;
 - 4.2.3. invoice date and invoice number;
 - 4.2.4. description of services provided and associated dates;
 - 4.2.5. detailed banking instruction which includes the bank name, branch name, bank SWIFT code, account holder’s name and number;
 - 4.2.6. billing by company/organization rather than individual, requires the official letter head of the company/organization;
 - 4.2.7. a signed statement by the Contractor that the services have been performed in accordance with the terms and conditions of this Contract, and the costs being billed are true and correct and have not been previously paid; and
 - 4.2.8. the invoice should be accompanied by an endorsement by the Project Overseer that the services have been satisfactorily completed.



5. ASSIGNMENT

5.1. The Contract is intended to cover a relationship between the Parties only. The Contractor shall not assign, delegate, sub-contract, mortgage, charge or otherwise transfer the Contract or any interest or benefit arising out of, or in connection with, the Contract to a third party without the prior written approval of The First MicroFinanceBank – Afghanistan.

6. CHANGES TO CONTRACT

6.1. The First MicroFinanceBank – Afghanistan and the Contractor may change the terms of the Contract by written agreement only.

7. DEFAULT

7.1. A Default is anything The First MicroFinanceBank – Afghanistan considers to be a significant breach of the Contract including:

7.1.1. failure to perform an obligation under the Contract within the agreed time; or

7.1.2. failure to deliver outputs of satisfactory capability, quality or reliability.

7.2. In the event of a Default by the Contractor, The First MicroFinanceBank – Afghanistan shall write to the Contractor setting out the Default and the time by when the Contractor must fix it. If the Contractor fails to fix the Default within the time specified, The First MicroFinanceBank – Afghanistan may immediately terminate the Contract by issuing a written Notice of Termination to the Contractor.

7.3. Termination under this clause does not affect the rights and/or remedies either party may have accumulated up to the date of termination including the rights and/or remedies The First MicroFinanceBank – Afghanistan may have in relation to the Default.

8. RIGHTS IN DATA

8.1. If intellectual property or confidential information is required to enable the Contractor to provide the Services, the Contractor shall be solely responsible for obtaining approvals for the use of any confidential information that belongs to anyone else (i.e. third parties).

8.2. The First MicroFinanceBank – Afghanistan shall own all intellectual property and confidential information that it creates in relation to the Services. The First MicroFinanceBank – Afghanistan shall own all intellectual property and confidential information that the Contractor creates as a result of performing the Services. In particular, The First MicroFinanceBank – Afghanistan shall own the following:

8.2.1. all data resulting from performance of the Contract, regardless of its form, format, or media;

8.2.2. all data (other than that owned by third parties) used in performing the Contract regardless of its form, format, or media;

8.2.3. all processes provided for use under the Contract; and

8.2.4. all any other data delivered under the Contract.

8.3. If the Contractor wishes to use the intellectual property and/or confidential information (mentioned in Clause 8.2 above) for purposes that are not in relation to the performance of the Services, it must obtain prior written consent from The First MicroFinanceBank – Afghanistan.

8.4. The Contractor shall protect all intellectual property and/or confidential information belonging to The First MicroFinanceBank – Afghanistan vigorously to the extent permissible by law. If the Contractor has a reasonable suspicion that there has been any event that infringes the rights of The First MicroFinanceBank – Afghanistan in relation to its intellectual



property and/or confidential information, it will inform The First MicroFinanceBank – Afghanistan immediately in writing.

9. Confidentiality

- 9.1.** The Contractor shall not, either during the term of the Contract or after the termination of the Contract, disclose to a third party any information that it may acquire in consequence of this Contract relating to the Services without the prior written consent of The First MicroFinanceBank – Afghanistan.
- 9.2.** The Contractor’s obligations shall not apply to any information which is publicly available or becomes publicly available other than by reason of the Contractor’s default;
- 9.3.** The Contractor shall ensure that its employees, servants and/or agents comply with the provisions of this Clause 9.

10. TERMINATION by THE FIRST MICROFINANCEBANK – Afghanistan

- 10.1.** The First MicroFinanceBank – Afghanistan may terminate this Contract, in whole or in part, by issuing a written Notice of Termination. The First MicroFinanceBank – Afghanistan may terminate this Contract without giving any reasons. If this Contract is terminated, The First MicroFinanceBank – Afghanistan and the Contractor shall negotiate the rights, duties, and obligations of the Parties, including but not limited to compensation to the Contractor and/or The First MicroFinanceBank – Afghanistan. Any compensation to the Contractor must not exceed the total value of the Contract.
- 10.2.** Upon receiving a Notice of Termination, the Contractor shall immediately stop work as specified in the notice, except if directed otherwise by The First MicroFinanceBank – Afghanistan.
- 10.3.** Upon receiving a Notice of Termination, the Contractor shall submit a final termination settlement proposal to The First MicroFinanceBank – Afghanistan. The settlement proposal must include a written approval from the Project Overseer of the actual costs the Contractor has incurred.
- 10.4.** If the Contractor fails to submit the termination settlement proposal within seven (7) days from the date of the Notice of Termination, The First MicroFinanceBank – Afghanistan may in its sole discretion determine the amount, if any, due to the Contractor following the termination.
- 10.5.** Upon termination of the Contract, subject as provided in this clause and except in respect of any accrued rights, neither Party shall be under any further obligation to the other.
- 10.6.** Termination under this clause does not affect the rights and/or remedies which either Party may have accrued or accumulated up to the date of termination of the Contract.

11. LANGUAGE AND NOMENCLATURE

- 11.1.** All of the Services, including any documents, information, correspondence, infographics, pictures and similar items must:
 - 11.1.1.** be in the English language; and
 - 11.1.2.** comply with the nomenclature/design standards requirements set out in the AKAM’s Graphic Standards Manual and supplementary guidelines/documents.



12. INTERPRETATION

12.1. Should a dispute about the meaning of any term in the Contract arise, The First MicroFinanceBank – Afghanistan may make a written determination as to the term's meaning. A written determination made under this clause shall be final and conclusive between the Parties.

13. LAW & JURISDICTION

13.1. The laws of the Islamic Republic of Afghanistan govern this Contract. The Parties to the Contract agree to submit to the non-exclusive jurisdiction of the Courts of the Islamic Republic of Afghanistan.

14. COMMUNICATIONS

14.1. All communications relating to this Contract shall be in writing and may be delivered:

14.1.1. personally;

14.1.2. by prepaid registered post with recorded delivery to one of the addresses listed at the beginning of this Contract (as relevant); or

14.1.3. by email.

15. ENTIRE AGREEMENT

15.1. This Contract is the entire agreement between The First MicroFinanceBank – Afghanistan and the Contractor in relation to the matters set out in this Contract. No other terms and conditions may be included or implied.

16. ILLEGALITY AND SEVERABILITY

16.1. If any provisions of this Contract are held unenforceable or invalid for any reason, the remaining provisions of this Contract will continue to be in full force and effect.

17. WAIVER

17.1. A Party's failure, delay or relaxation in exercising any power or right it has under this Contract does not mean that the Party has given up (i.e. waived) that power or right.

17.2. A Party exercising a power or right does not stop it from:

17.2.1. further exercising that power or right; or

17.2.2. exercising any other power or right under this Contract.

18. REASONABLENESS

18.1. The Contractor confirms it has had the opportunity to receive independent legal advice relating to all the matters relating to this Contract.

18.2. The Contractor agrees that, having considered the terms of this Contract as a whole, the terms of this Contract are fair and reasonable.

19. PARTNERSHIP

19.1. This Contract does not create a partnership between The First MicroFinanceBank – Afghanistan and the Contractor.

20. FORCE MAJEURE

20.1. A Force Majeure Event is any event which is beyond the reasonable control of the Contractor or The First MicroFinanceBank – Afghanistan and which makes it impossible to perform an obligation under this Contract, including the following:



- 20.1.1.** acts of God, lightning strikes, earthquakes, floods, storms, explosions, fires, pandemics and any natural disaster;
- 20.1.2.** acts of war (whether declared or not), invasion, acts of foreign enemies, mobilization, requisition, or embargo;
- 20.1.3.** acts of public enemies, terrorism, riots, civil commotion, malicious damage, sabotage, rebellion, insurrection, revolution, military usurped power, or civil war; or
- 20.2.** A Party that does not perform an obligation under this Contract shall not be in breach to the extent that a Force Majeure Event caused the non-performance.
- 20.3.** Where the Contractor thinks there is likely to be a delay in performing an obligation under this Contract because of a Force Majeure Event the Contractor shall:
 - 20.3.1.** immediately notify The First MicroFinanceBank – Afghanistan in writing of:
 - 20.3.1.1.** the likely delay and how long the Contractor think it will last; and
 - 20.3.1.2.** details of the likely effect on the Services and the Contractor’s ability to perform the Contract;
 - 20.3.2.** take all reasonable steps to lessen (i.e. mitigate) the effects of any delay; and
 - 20.3.3.** use its best efforts to continue to perform its obligations under the Contract.
- 20.4.** The First MicroFinanceBank – Afghanistan and the Contractor shall, as soon as practicable after receiving the notification, discuss whether the Contract can continue. If, following that discussion, The First MicroFinanceBank – Afghanistan and the Contractor agree that the Contract can continue they may:
 - 20.4.1.** continue the Contract unchanged; or
 - 20.4.2.** change the Contract using the process in Clause 6.
- 20.5.** Nothing in this clause limits The First MicroFinanceBank – Afghanistan’s ability to terminate the Contract under Clause 10.

21. COSTS AND EXPENSES FOR PREPARATION AND EXECUTION OF CONTRACT

- 21.1.** Except as otherwise provided for in the Contract, the Parties shall bear their own costs of and incidental to the preparation and execution (i.e. signing) of the Contract.

22. PROVISION OF SERVICES

- 22.1.** The Contractor shall provide the Services to The First MicroFinanceBank – Afghanistan on the delivery dates identified in the Contract. The Contractor shall immediately notify The First MicroFinanceBank – Afghanistan in writing if the Contractor becomes aware that it will be unable to provide all or part of the Services by the relevant delivery date and advise The First MicroFinanceBank – Afghanistan as to when it will be able to do so.
- 22.2.** The Services must be provided to the standard that would be expected of an experienced and professional supplier of similar Services and any other standard specified in the Contract.
- 22.3.** The Contractor and its staff or sub-contractors shall not by virtue of this Contract be, or for any purpose be deemed to be, and must not represent itself as being, an employee, partner or agent of The First MicroFinanceBank – Afghanistan.

23. REPORTING AND COORDINATION ARRANGEMENTS

- 23.1.** The Contractor shall liaise closely and work in collaboration with the Project Overseer in performing the Services in the Contract. The Contractor shall keep the Project Overseer informed of progress of the Services, and timeline.